

Information to identify the case:

Debtor 1	<u>Linda I. Perez</u>	Social Security number or ITIN	xxx-xx-2212
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 24-18475-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Linda I. Perez

12/6/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Linda I. Perez
Debtor

Case No. 24-18475-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 06, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:

Recip ID	Recipient Name and Address
db	+ Linda I. Perez, 2107 Palisade Avenue, Union City, NJ 07087-4417
520374192	CONDUENT/NELNET NHLP-III/TR, CONDENT SHUT DOWN OPERATIONS 9/1/2019, TRANSFERRED LOANS TO NEW LOAN SERVICER, UTICA, NY 13504
520374194	+ Dyck-O'Neal, Inc., 3100 Monticello Avenue, Suite 600, Suite 450, Dallas, TX 75205-3439
520374211	+ RAYMOND & FLANNIGAN/WFFNB, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 06 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 06 2024 20:41:00	U.S. Bank Trust Company, National Association, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520374184	+ EDI: TSYS2	Dec 07 2024 01:33:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
520374188	+ EDI: WFNNB.COM	Dec 07 2024 01:33:00	COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520374189	+ EDI: WFNNB.COM	Dec 07 2024 01:33:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520374190	+ EDI: WFNNB.COM	Dec 07 2024 01:33:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520374191	+ EDI: WFNNB.COM	Dec 07 2024 01:33:00	COMENITYCAPITAL/FFE21, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
520374193	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 06 2024 20:42:00	DEPT OF EDUCATION/NELN, PO BOX 82561, LINCOLN, NE 68501-2561
520374195	+ EDI: JEFFERSONCAP.COM	Dec 07 2024 01:33:00	JEFFERSON CAPITAL SYSTEMS, LLC, ATTN: BANKRUPTCY, 200 14TH AVE E, SARTELL, MN 56377-4500
520374185	EDI: JPMORGANCHASE	Dec 07 2024 01:33:00	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, 700 KANSAS LANE LA,

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520374187	EDI: JPMORGANCHASE	Dec 07 2024 01:33:00	MONROE, LA 71203 CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
520374196	^ MEBN	Dec 06 2024 20:42:55	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520374197	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2024 20:56:56	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374201	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2024 20:42:00	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
520374203	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 06 2024 20:42:00	NELNET, ATTN: CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
520374205	+ Email/Text: bnc@nordstrom.com	Dec 06 2024 20:41:52	NORDSTROM FSB, ATTN: BANKRUPTCY, PO BOX 6555, ENGLEWOOD, CO 80155-6555
520374206	EDI: PRA.COM	Dec 07 2024 01:33:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374212	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 06 2024 20:42:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
520374213	+ EDI: SYNC	Dec 07 2024 01:33:00	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520460402	+ Email/Text: RASEBN@raslg.com	Dec 06 2024 20:41:00	U.S. Bank Trust Company, National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
520374214	+ EDI: WFFC2	Dec 07 2024 01:33:00	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A 3RD FLOOR, DES MOINES, IA 50328-0001
520374215	+ EDI: WFFC2	Dec 07 2024 01:33:00	WF BANK NA, ATTN: BANKRUPTCY, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520374186	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE AUTO FINANCE, ATTN: BANKRUPTCY, 700 KANSAS LANE LA, MONROE, LA 71203
520374198	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374199	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374200	*+	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520374202	*+	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
520374204	*+	NELNET, ATTN: CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
520374207	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374208	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374209	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520374210	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502

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TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-CW1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ilissa Churgin Hook	Trustee@norgaardfirm.com J116@ecfbis.com
Russell L. Low	on behalf of Debtor Linda I. Perez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4